

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kim M Seaman
Lynn E Seaman
Debtor(s)

Case No. 16-20546

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/24/2016.
- 2) The plan was confirmed on 09/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/29/2017.
- 5) The case was dismissed on 02/16/2018.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,850.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,145.00
Less amount refunded to debtor	\$25.44

NET RECEIPTS: \$22,119.56

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,094.15
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,094.15

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	175.00	124.14	124.14	15.30	0.00
CAPITAL ONE BANK USA	Unsecured	3,427.00	3,332.91	3,332.91	573.67	0.00
CAPITAL ONE BANK USA	Unsecured	1,524.00	1,524.45	1,524.45	262.40	0.00
CERASTES LLC	Unsecured	6,676.00	6,814.90	6,814.90	1,173.02	0.00
CERASTES LLC	Unsecured	3,328.00	3,405.61	3,405.61	586.19	0.00
DISCOVER BANK	Unsecured	3,391.00	3,391.75	3,391.75	583.81	0.00
HEIGHTS FINANCE	Unsecured	802.00	846.53	846.53	145.71	0.00
HUNTINGTON NATIONAL BANK	Secured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,336.00	3,336.00	3,336.00	3,336.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	11,752.00	11,725.41	11,725.41	2,018.24	0.00
LVNV FUNDING	Unsecured	8,339.00	8,040.02	8,040.02	1,474.05	0.00
LVNV FUNDING	Unsecured	2,133.00	2,218.32	2,218.32	381.83	0.00
LVNV FUNDING	Unsecured	785.00	769.06	769.06	132.38	0.00
LVNV FUNDING	Unsecured	528.00	528.97	528.97	80.72	0.00
LVNV FUNDING	Unsecured	442.00	424.68	424.68	73.10	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,713.00	1,764.81	1,764.81	303.77	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	272.00	309.01	309.01	44.14	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,481.00	2,520.26	2,520.26	433.79	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	4,473.00	4,473.83	4,473.83	770.05	0.00
OHIO ATTORNEY GENERAL	Unsecured	NA	2,402.26	2,402.26	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	1,287.00	1,273.24	1,273.24	219.16	0.00
PAYDAY LOAN STORE	Unsecured	1,344.00	1,760.97	1,760.97	303.11	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,325.00	1,325.77	1,325.77	228.20	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,056.00	5,105.04	5,105.04	878.70	0.00
QUANTUM3 GROUP	Unsecured	1,096.00	1,096.25	1,096.25	188.70	0.00
BANK OF AMERICA	Unsecured	1,995.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HEIGHTS FINANCE CO327	Unsecured	0.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CO327	Unsecured	0.00	NA	NA	0.00	0.00
HY CITE CORPORATION	Unsecured	327.00	NA	NA	0.00	0.00
PERSONAL FINANCE/P309	Unsecured	4,347.00	NA	NA	0.00	0.00
OPPITY FIN	Unsecured	1,418.00	NA	NA	0.00	0.00
RISE CREDIT	Unsecured	3,396.00	NA	NA	0.00	0.00
RISE CREDIT	Unsecured	3,220.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	900.00	NA	NA	0.00	0.00
COMENITY BANK/BLAIR	Unsecured	180.00	NA	NA	0.00	0.00
COMENITY BANK/KING SIZE	Unsecured	103.00	NA	NA	0.00	0.00
DEBT CREDIT SERVICES/CLEVELAN	Unsecured	376.00	NA	NA	0.00	0.00
DRYER MEDICAL CENTER	Unsecured	3,409.00	NA	NA	0.00	0.00
EDWARD AMBULANCE SERVICES	Unsecured	250.00	NA	NA	0.00	0.00
EDWARD HEALTH VENTURES	Unsecured	50.00	NA	NA	0.00	0.00
EDWARDS HOSPITAL	Unsecured	250.00	NA	NA	0.00	0.00
STEEL VALLEY FCU	Unsecured	836.00	952.38	952.38	163.93	0.00
US DEPARTMENT OF EDUCATION	Unsecured	12,000.00	15,427.33	15,427.33	2,655.44	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,336.00	\$3,336.00	\$0.00
TOTAL PRIORITY:	\$3,336.00	\$3,336.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,557.90	\$13,689.41	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,094.15</u>
Disbursements to Creditors	<u>\$17,025.41</u>

TOTAL DISBURSEMENTS : **\$22,119.56**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.